



Order Filed on September 20,
2017 by Clerk, U.S. Bankruptcy
Court - District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1

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ASSOCIATION, AS TRUSTEE FOR LEHMAN
XS TRUST MORTGAGE PASS-THROUGH
CERTIFICATES, SERIES 2006-12N

In Re:

Maha Adileh

&

Suleiman Adileh,

Debtors.

Case No.: 15-23935 SLM

Chapter: 13

Hearing Date: N/A

Judge: Stacey L. Meisel

ORDER APPROVING LOAN MODIFICATION

The relief set forth on the following pages, numbered two (2) through two (2) is hereby ordered
ORDERED.

DATED: September 20, 2017

A handwritten signature in cursive script, reading "Stacey L. Meisel", is written over a horizontal line.
Honorable Stacey L. Meisel
United States Bankruptcy Judge

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Debtors: Maha Adileh & Suleiman Adileh

Case No.: 15-23935-SLM

Caption: **ORDER APPROVING LOAN MODIFICATION**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR LEHMAN XS TRUST MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-12N, holder of a mortgage on real property located at 424 John Street, Saddle Brook, NJ 07663, upon a Motion to Approve Loan Modification Agreement, and for cause shown, it is

1. **ORDERED, ADJUDGED and DECREED** that the Loan Modification attached to the Motion to Approve Loan Modification as Exhibit "A," Docket # 72-1 is hereby approved; and
2. **IT IS FURTHER ORDERED, ADJUDGED and DECREED** that in the event loan modification is completed and the pre-petition arrears are capitalized into the loan, Secured Creditor shall withdraw the claim or amend the arrearage portion of its proof of claim to the amount paid by the Trustee to date within thirty (30) days of completion of the loan modification; and
3. **IT IS FURTHER ORDERED, ADJUDGED and DECREED** that the Chapter 13 Trustee shall suspend disbursements to Secured Creditor pending completion of the loan modification and all money that would otherwise be paid to the Secured Creditor be held until the claim is withdrawn or amended or the Trustee is notified by secured creditor that the modification was not consummated; and
4. **IT IS FURTHER ORDERED, ADJUDGED and DECREED** that in the event the modification is not consummated, the Secured Creditor shall notify the Trustee and Debtors' attorney of same. Any money that was held by the Trustee pending the completion of the modification shall be paid to the Secured Creditor; and
5. **IT IS FURTHER ORDERED, ADJUDGED and DECREED** that in the event the Proof of Claim is withdrawn or amended, the Trustee may disburse the funds being held pursuant to this Order to other creditors in accordance with the provisions of the confirmed plan; and
6. **IT IS FURTHER ORDERED, ADJUDGED and DECREED** that Debtor shall file a Modified Chapter 13 Plan and Amended Schedule J within twenty (20) days of the date of this Order; and
7. **IT IS FURTHER ORDERED, ADJUDGED and DECREED** that any Orders adding post-petition mortgage arrears and/or creditor's attorney fees into the Chapter 13 Plan will be amended within thirty (30) days after completion of the loan modification to reflect any amounts capitalized into the loan.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Suleiman Adileh
 Maha Adileh
 Debtors

Case No. 15-23935-SLM
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: pdf903

Page 1 of 1
 Total Noticed: 1

Date Rcvd: Sep 21, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 23, 2017.

db/jdb +Suleiman Adileh, Maha Adileh, 424 John Street, Saddle Brook, NJ 07663-5243

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 23, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 21, 2017 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR LEHMAN XS TRUST MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-12N bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
 Charles G. Wohlrab on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR LEHMAN XS TRUST MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-12N cwohrlab@logs.com, njbankruptcynotifications@logs.com
 David Fornal on behalf of Creditor JPMorgan Chase Bank, N.A. dfornal@maselliwarren.com
 David L. Stevens on behalf of Debtor Suleiman Adileh dstevens@scuramealey.com, cbalala@scuramealey.com/ecfbkfilings@scuramealey.com/dsklar@scuramealey.com/ascolavino@scuramealey.com
 David L. Stevens on behalf of Joint Debtor Maha Adileh dstevens@scuramealey.com, cbalala@scuramealey.com/ecfbkfilings@scuramealey.com/dsklar@scuramealey.com/ascolavino@scuramealey.com
 Denise E. Carlon on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR LEHMAN XS TRUST MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-12N dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
 Francesca Ann Arcure on behalf of Creditor Nationstar Mortgage LLC, as servicer for U.S. Bank, National Association, as Trustee for the certificateholders of the LXS 2006-12N Trust Fund nj_ecf_notices@buckleymadole.com
 Francesca Ann Arcure on behalf of Creditor NATIONSTAR MORTGAGE, LLC nj_ecf_notices@buckleymadole.com
 Francesca Ann Arcure on behalf of Creditor Nationstar Mortgage LLC as servicer for U.S. Bank, National Association, as Trustee for the certificateholders of the LXS 2006-12N Trust Fund nj_ecf_notices@buckleymadole.com
 Justin Plean on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR LEHMAN XS TRUST MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-12N bkyecf@rasflaw.com, bkyecf@rasflaw.com/ras@ecf.courtdrive.com
 Marie-Ann Greenberg magecf@magtrustee.com
 William M.E. Powers on behalf of Creditor Bank of America, N.A. ecf@powerskirn.com
 TOTAL: 12